

CAPITAL

Advance

Equipment Finance



A Trusted Financial Partner™



Unlock Your Company's Potential with Capital Advance

Capital Advance offers clients the most efficient **equipment financing solutions** available in the marketplace.

We provide **diversified funding capability** utilizing internal portfolios and debt participation. The advantage to our clients is a **larger product selection** coupled with **wider credit and investment windows**.

A Truly Client-Centric Relationship

The **Capital Advance Team** is a group of highly trained credit, finance and accounting professionals with one goal: to provide our clients with the **best financial alternatives** available.

Utilizing technology and experienced personnel, we have **earned a reputation** for delivering **flawless client service**.



Results Matter

*"The Capital Advance account management team went **above and beyond** to ensure financing at highly competitive rates -- under the terms and conditions agreed upon, in a timely manner. **No surprises!**"*

*Benjamin Bower, Director of Finance
AfterMarket Parts Warehouse, Inc.*



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Best In Class Process Paradigm

Capital Advance has re-engineered the traditional transaction processing model – eliminating unnecessary time delays and cost.

Our linear management structure is designed to benefit clients by lending **direct access to decision makers**, without the cumbersome layers of bureaucracy that exists at larger firms.

Significant due diligence is performed during the proposal process, increasing credit approval ratios significantly above the industry average.



Capital Advance safeguards our client's transaction information in our **secure data warehouse**, allowing additional transactions to be processed effortlessly.

Streamlined documentation is generated electronically and secure emailed to the client enabling faster turn-around time.

"The Capital Advance process and their ability to do what they say they will do has restored my faith in the equipment finance industry."

*Lance Whipp, Treasurer
Tri-Mark Mortgage Corporation*

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Cost Effective Finance Solutions

Capital Advance is able to offer an extremely competitive cost of funds for several reasons:

Preferred Banking Relationships

Capital Advance acts as a distributor of debt for regional banks located throughout the country. These institutions look to our team to originate **high quality debt** with companies that fall outside of their geographic footprint.

Additionally, the Capital Advance credit organization provides a **greater amount of due diligence** to these debt participants compared to many of our competitors. Our bank partners view Capital Advance as a preferred relationship – this advantage allows our team to pass along a **lower cost of funds** to our clients.



Emphasis on Relationships

Capital Advance establishes **long term relationships** with our clients. Over time, this drives the overall cost of processing transactions down. Year after year we continue to provide **cost effective solutions** to clients.



Enhanced Productivity

Capital Advance maintains a **lower transaction to expense ratio** when compared to traditional commercial lending companies. We achieve this by automating repetitive processes and maintaining a centralized operations facility in Arizona. Additionally, the firm conducts most of its business over the telephone, by email or via overnight delivery, **dramatically reducing costs**.



"Capital Advance consistently provides the most cost effective and competitive lease solution."

*Ginger Marcos, Controller
Onyx Manufacturing, Inc.*

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Products and Solutions

A solution starts with one of the following products and is tailored to your organization's unique requirements:

Types of Financial Products



- Operating Leases
- Capital Leases
- Off Balance Sheet Leases
- Tax Leases
- Master Lease Lines of Credit
- Term Debt
- Secured Loans
- Purchase & Leaseback
- Seasonal Payment Structures
- Skip Payment Structures
- Stepped Payment Structures
- Variable Rate Structures
- Balloon Payment Leases & Loans
- Technology Upgrade Features

Types of Projects and Assets Financed



- Software
 - License
 - Implementation
 - Maintenance
- Technology Hardware
 - Servers
 - Storage
 - Workstations
 - Laptops
- Multi-location Point of Sale Systems
- Telecommunication Systems
- Manufacturing Lines & Machinery
- Office Furniture
- Trucks, Tractors and Trailers
- Construction Equipment
- Medical Equipment

"Capital Advance takes a 'financial engineering' approach to deal structuring, allowing them to fund a wider variety of transactions — including 100% software."

*Kathy Lingefarther, Controller
Halley, Dawson and Cooper, LLP.*

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